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# AMASS


# ISSUE 82
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MEDICARE
## BIDEN CONTINUES TRUMP-ERA PLOY TO PRIVATIZE MEDICARE
JAKE JOHNSON
8

HEALTHCARE
## HEALTHCARE COSTS BALLOON
ADRIANA BELMONTE
12

INFLATION
## THE REAL ANTIDOTE TO INFLATION
ELLEN BROWN
14

JANUARY 6TH
## JANUARY 6TH AND SUMMER 2020
JOHN O'KANE
20

BOOK REVIEW
## MATTHEW SPECKTOR'S MEMOIR OF L.A. DREAMS AND DREAMERS
DAN MARCUS
28

COMING OF AGE
## ANTISRAELI CAPOEIRISTA IN BERKELEY
ALON UDELEVICH
32

THE NEW ECONOMY
## HOW TO FIGHT INFLATION AND FUND FUTURE BILLS
HAROLD ZIMMERMAN
34

EMPLOYMENT
## THE BLACK EMPLOYMENT GAP
BEN WERSCHKUL
38

PANDEMIC
## VICTIMS OF THE UNVACCINATED
PETER SINGER
42

WAR POLICY
## CLOSE NATO MEMBERSHIP
PATRICK J. BUCHANAN
46

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**COVER:**
"Germination"
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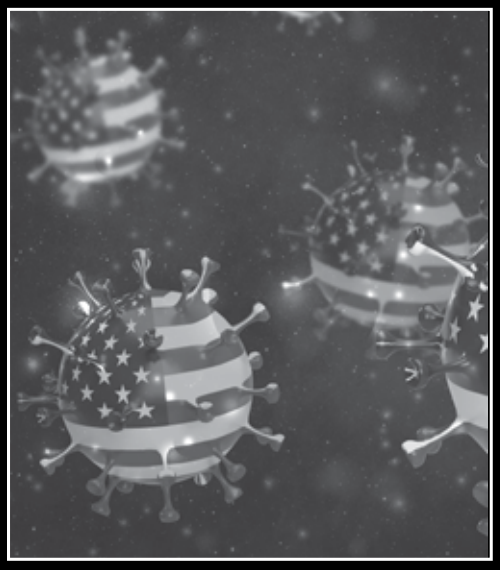

"Germination"
Cover Design by Heli Swensson.

A Trump-era pilot program that could result in the complete privatization of traditional Medicare in a matter of years is moving ahead under the Biden administration, a development that—despite its potentially massive implications for patients across the U.S.—has received scant attention from the national press or Congress.

A group of physicians from around the nation is trying to grab the notice of lawmakers, the Biden White House, and the public by traveling to Washington, D.C. and demanding that the Health and Human Services Department immediately stop the Medicare experiment, which is known as Direct Contracting (DC). The doctors plan to present HHS with a petition signed by more than 1,500 physicians who believe the DC pilot threatens "the future of Medicare as we know it."

- Jake Johnson

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MEDICARE

# BIDEN CONTINUES TRUMP-ERA PLOY TO PRIVATIZE MEDICARE

JAKE JOHNSON

A Trump-era pilot program that could result in the complete privatization of traditional Medicare in a matter of years is moving ahead under the Biden administration, a development that—despite its potentially massive implications for patients across the U.S.—has received scant attention from the national press or Congress.

A group of physicians from around the nation is trying to grab the notice of lawmakers, the Biden White House, and the public by traveling to Washington, D.C. and demanding that the Health and Human Services Department immediately stop the Medicare experiment, which is known as Direct Contracting (DC). The doctors plan to present HHS with a petition signed by more than 1,500 physicians who believe the DC pilot threatens "the future of Medicare as we know it."

Advocates have been publicly sounding the alarm about the DC program for months, warning that it could fully hand traditional Medicare over to Wall Street investors and other profit-seekers, resulting in higher costs for patients and lower-quality care.

"Everything we know about Direct Contracting should be cause to halt the pilot," Diane Archer, the founder of Just Care USA and the senior adviser on Medicare at Social Security Works, told *Common Dreams* in an email. "Direct Contracting effectively eliminates the more cost-effective traditional Medicare program designed to ensure that people with complex health conditions get the care they need."

"The Direct Contracting experiment is likely to be both a healthcare policy and a political nightmare," Archer argued. "We already know from the Medicare Advantage experiment that Direct Contracting won't save money, nor will it be able to show improved quality."

But healthcare campaigners' concerns have fallen largely on deaf ears in Congress and the Biden administration, which has allowed much of the pilot program to proceed as planned.

In a phone interview Dr. Ed Weisbart—chair of the Missouri chapter of Physicians for a National Health Program (PNHP)—said that Congress is largely "asleep at the switch" as Wall Street-backed startups and private insurance giants close in on traditional Medicare, a 56-year-old program that covers tens of millions of U.S. seniors.

"People don't know that it's happening," Weisbart, one of the physicians said of the DC experiment. "Most people in Congress don't know that it's happening. We've started having some of these conversations with congressional staff, and we're hoping to have many more of them but it's not yet on their radar."

"That's the disturbing part," he added. "How radical the transformation of Medicare is becoming under this new model, how widespread it will be—it'll be the entire book of business—and yet that's occurring with neither the awareness nor consent of Congress."

The DC program was established by the Center for Medicare and Medicaid Innovation (CMMI) during the waning months of the Trump administration, which included former pharmaceutical industry executives, Wall Street bankers, and right-wing policy consultants notorious for gashing public health programs.

**The doctors plan to present HHS with a petition signed by more than 1,500 physicians who believe the DC pilot threatens "the future of Medicare as we know it."**

– Jake Johnson

Under the DC model, so-called Direct Contracting Entities (DCEs) are paid monthly by the Centers for Medicare and Medicaid Services (CMS) to cover a specified portion of a patient's medical care—a significant shift from traditional Medicare's direct reimbursement of providers.

DCEs are allowed to pocket the funding they don't spend on care, an arrangement that critics believe will incentivize the private middlemen to skimp on Medicare patients—many of whom could be auto-enrolled into DCEs without their knowledge or permission.

According to a policy brief released by PNHP, "Virtually any company can apply to be a DCE, including investor-backed startups that include primary care physicians, [Medicare Advantage] plans and other commercial insurers, accountable care organizations (ACOs) or ACO-like organizations, and for-profit hospital systems."

"Applicants are approved by CMS without input from Congress or other elected officials," the group notes.

At present, the pilot includes 53 DCEs in 38 states, Washington, D.C., and Puerto Rico. Drs. Richard Gilfillan and Donald Berwick pointed out in a September article for *Health Affairs* that 28 of the current DCEs are controlled by investors, not healthcare providers. A second tranche of DCEs is expected to debut in January 2022.

Dr. Ana Malinow, a physician from San Francisco said in a statement that "Medicare Advantage—the first wave of Medicare privatization—showed us that inserting a profit-seeking middleman into public coverage does not save

money for taxpayers, but rather costs more money while also taking away care choices from seniors."

"If left unchecked, the Direct Contracting program will hand traditional Medicare off to Wall Street investors, without input from seniors, doctors, or even members of Congress," said Malinow. "Health and Human Services Secretary Xavier Becerra has the power to stop this Trump-era program in its tracks and must do so now."

The DC experiment was launched by the Trump administration but actually has its roots in the Affordable Care Act (ACA), which established CMMI with the stated goal of identifying "ways to improve healthcare quality and reduce costs in the Medicare, Medicaid, and Children's Health Insurance Program (CHIP) programs."

The ACA granted CMMI, also known as the Innovation Center, the authority to test alternative payment and service delivery models on a national scale without congressional approval—latitude that, in the hands of the Trump administration, ultimately spawned the DC pilot program.

CMMI is currently headed by Elizabeth Fowler, who previously served as vice president of public policy and external affairs for WellPoint, Inc.—a health insurance giant that later became Anthem. Fowler also worked as chief health counsel to former Senate Finance Committee Chair Max Baucus, a right-wing Democrat who infamously had single-payer proponents arrested in 2009 and helped ensure that the ACA did not include a public option.

Weisbart said that while the creation of CMMI may have been well-intentioned, the body's ability to "so fundamentally and radically transform a public health program that so many Americans rely on" without congressional approval or oversight is a real danger that lawmakers must take seriously.

"Someplace there needs to be congressional oversight," Weisbart said. "When the public does finally find out that [lawmakers] were asleep at the switch, they're not going to be happy. This is your chance to do what democracy is intended to do."

The Biden administration paused the most extreme form of Direct Contracting—known as the Geographic (GEO) model—in March, but it is allowing the Global and Professional Direct Contracting (GPDC) pilot to move forward. According to CMS, the GPDC pilot is expected to play out over a six-year period.

While lawmakers have largely been quiet about the Medicare experiment, a handful of Democratic members of Congress have echoed grassroots demands for an immediate end to the DC program in recent months.

"We appreciate that you paused implementation of the Geographic model," Reps. Lloyd Doggett (D-Texas.) Bill Pascrell (D-N.J.), Mark Pocan (D-Wis.) wrote in a May letter to Becerra and then-Acting CMS Administrator Elizabeth Richter. "However, we remain worried that the 53 DCEs participating in the GPDC model, a policy launched under the Trump administration, lacks oversight to protect Medicare beneficiaries' care."

"As members of Congress committed to protecting Medicare beneficiaries," the lawmakers continued, "we ask

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that CMS immediately freeze the harmful CMMI DCE pilot program including the Geographic model and the Global and Professional Direct Contracting Model and evaluate the impact to beneficiaries."

In September, Porter took part in a PNHP-hosted webinar that spotlighted the potentially far-reaching harms of the DC pilot.

"This program was supposed to make Medicare more efficient," said Porter. "But actually it does just the opposite. Rather than allowing patients to go to providers directly under traditional Medicare, DCEs invite insurers and investors to step in and interfere with the care that Americans get."

"This Direct Contracting Entity model is just one more example of the Trump administration's many attempts to wreck a functioning, successful, popular government program for the sake of lining the pockets of its corporate donors," Porter added. "The bottom line for Direct Contracting Entities is not to improve the quality of care. They drive up costs for patients to maximize their profits."

In a column earlier this month, the *Houston Chronicle's* Chris Tomlinson argued that the Biden administration's decision to allow the DC program to continue "reflects for-profit health companies and investors' power over both political parties."

"Direct Contracting is also likely to kill any chance for progressive Democrats to make Medicare an option for any American who wants to enroll," Tomlinson added. "If the government puts private companies in charge of all Medicare patients, it will eliminate any opportunity to overhaul our healthcare system truly."

"Next year," he added, "millions more Americans will find themselves in privatized Medicare, and most will never know what happened."

Jake Johnson writes for *Common Dreams* and other publications.

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# HEALTH CARE COSTS BALLOON

ADRIANA BELMONTE

Health care costs have continued to increase over the past decade despite the landmark passage of Obamacare in March 2010.

A recent report from the Commonwealth Fund found that health insurance premiums and deductibles for Americans with employer-sponsored coverage accounted for 11.6% of median income in 2020, a whopping 9.1% increase from 2010.

"The findings are a stark reminder of what we already know — that health care costs are rising more quickly than the income for working families," Sara Collins, vice president for health care coverage and access at The Commonwealth Fund stated, "which means health care costs are taking up a larger and larger share of household budgets."

In 37 states, these costs make up 10% of more of income, up from just 10 states in 2010.

Premium contributions and deductibles vary widely by state. Five states — New Mexico, Oklahoma, Louisiana, Mississippi, and Florida — spend between 15-19% of their median incomes on these costs.

"If you're spending more on premiums, that's just coming right out of your monthly budget," Collins said. "So, you usually have less money to spend on other items. If your deductibles are growing, you might not necessarily meet the deductible or have to use any health care, so it might just be potential spending on care."

South Carolina residents paid the most in premiums for single coverage at $1,895 while Florida residents took the top spot for family coverage at $7,674. At the lower end for single coverage is Hawaii at $852, and Washington state for family coverage at $4,610.

Deductibles, meanwhile, are also taking away chunks of cash from Americans. Hawaiians spend the least amount at $1,346 while Montana residents on average have to meet a deductible of $2,517.

**Why Are Health Care Costs Rising?**

Chris Meekins, a health policy analyst at Raymond James claims that the primary drivers of health care costs in the last decade "basically have been hospitals and providers."

On top of that, Meekins explained, the Affordable Care Act requires insurers to submit data to prove they are spending at least 80-85% of premium dollars on medical care, i.e. medical-loss ratio.

"You've got this situation where there's almost an incentive for insurers to raise costs for something," he said, adding: "But that also means on the flip side of that, let's say 15% can be spent on overhead or profit or stock buybacks or all these other things. For that 15% to get bigger, the 85% also needs to get bigger as well."

Emily Gee, vice president and coordinator for health policy at the Center for American Progress, said that the overall cost inflation occurring in America's insurance company-dominated health care market is a key factor.

"Even though we're not necessarily using more care, premiums are going up because the overall cost of care is going up. A lot of the increases in overall spending are really driven by prices and not costs."

And it's not just about seeing the doctor more, she explained, but rather the price component of cost instead of utilization. "It's that the price we pay for a given service or good is going up. This is a trend that predates the pandemic, that prices have been going up and premiums have been going up. If you look over the past decade, premiums have been rising at a rate faster than wages, so that means that workers are increasingly getting squeezed."

National health expenditures grew 9.7% to reach $4.1 trillion in 2020 and are projected to grow an annual average of 5.4% between 2019-2028, according to the Centers for Medicare and Medicaid (CMS).

**Lower-income and middle-class workers often shoulder more of these costs than their higher-income counterparts, and part of it has to do with employer compensation packages.**

– Adriana Belmonte

"There are a few different reasons for that," Gee said. "One is that commercial insurance rates are quite high. Often for hospital care, private plans are paying more than double what Medicare would do for the same service in the same metropolitan area. Employers have limited ability to negotiate lower rates because of the consolidation and continued consolidation of health care systems, hospital systems, and other providers, and they just don't have the market power to demand lower rates."

**Deductibles Are 'A Disincentive For People To Get Care'**

High deductibles, according to Collins, are part of the reason why many people avoid seeking medical care.

Deductibles are "problematic from an affordability standpoint for two different reasons," she said. "One is just a pure financial issue, and the other is an access to care issue. The deductible is very important because it's the way in which we're incentivizing people to get health care. If they're facing high deductibles, they're just going to be less likely to get the health care they need."

Collins continued: "What we've found that it does for people with lower and moderate incomes is that it's a disincentive for people to get care. People with higher deductibles are less likely to get health care when they need it because they want to avoid the costs associated with it. We also know that when people do get health care when they have high deductibles, they're more likely to report they carry medical debt or are having difficulty paying their medical bills."

Lower-income and middle-class workers often shoulder more of these costs than their higher-income counterparts, and part of it has to do with employer compensation packages.

"Some people contribute very little to their premiums," Collins said. "Companies where wages are less generous, so are the benefits. Obviously, a lot of people work in companies that don't offer benefits at all, so they're without health insurance coverage, at least through an employer."

"You think about benefits in higher-income, higher-wage companies — companies where board workers are earning more salary — the benefits tend to be more generous, so better health coverage, more generous retirement packages," she added. "Overall, they're just seeing a much more generous compensation package. That seems to include on average the amount they're having to contribute to their premium."

The other issue is that wages, especially for lower-income earners, haven't kept pace with inflation or rising health care costs, like premiums and deductibles.

In 2020, the average premium contribution was 6.9% of median income, while the average deductible was 4.7%, combining for a mighty 11.6% of median income.

Adriana Belmonte write for Yahoo Finance and other publications.

INFLATION

# THE REAL ANTIDOTE TO INFLATION

ELLEN BROWN

The Federal Reserve is caught between a rock and a hard place. Inflation grew by 6.8% in November, the fastest in 40 years, a trend the Fed has now acknowledged is not "transitory." The conventional theory is that inflation is due to too much money chasing too few goods, so the Fed is under heavy pressure to "tighten" or shrink the money supply. Its conventional tools for this purpose are to reduce asset purchases and raise interest rates. But corporate debt has risen by $1.3 trillion just since early 2020; so if the Fed raises rates, a massive wave of defaults is likely to result. According to financial advisor Graham Summers in an article titled "The Fed Is About to Start Playing with Matches Next to a $30 Trillion Debt Bomb," the stock market could collapse by as much as 50%.

Even more at risk are the small and medium-sized enterprises (SMEs) that are the backbone of the productive economy, companies that need bank credit to survive. In 2020, 200,000 more U.S. businesses closed than in normal pre-pandemic years. SMEs targeted as "nonessential" were restricted in their ability to conduct business, while the large international corporations remained open. Raising interest rates on the surviving SMEs could be the final blow.

**Cut Demand or Increase Supply?**

The argument for raising interest rates is that it will reduce the demand for bank credit, which is now acknowledged to be the source of most of the new money in the money supply. In 2014, the Bank of England wrote in its first-quarter report that 97% of the UK money supply was created by banks when they made loans. In the U.S. the figure is not quite so high, but well over 90% of the U.S. money supply is also created by bank lending.

Left unanswered is whether raising interest rates will lower prices in an economy beset with supply problems. Oil and natural gas shortages, food shortages, and supply chain disruptions are major contributors to today's high prices. Raising interest rates will hurt, not help, the producers and distributors of those products, by raising their borrowing costs. As observed by Canadian senator and economist Diane Bellemare:

"Raising interest rates may cool off demand, but today's high prices are tightly tied to supply issues – goods not coming through to manufacturers or retailers in a predictable way, and global markets not able to react quickly enough to changing tastes of consumers… A singular focus on inflation could lead to a ratcheting up of interest rates at a time when Canada [and the U.S.] should be increasing its ability to produce more goods and supplying retailers and consumers alike with what they need."

**There is no reason for banks and bondholders to be able to profit from this basic piece of infrastructure if the Federal Reserve could do it for free.**

– Ellen Brown

Rather than a reduction in demand, we need more supply available locally; and to fund its production, credit-money needs to *increase*. When supply and demand increase together, prices remain stable, while GDP and incomes go up.

So argues UK Prof. Richard Werner, a German-born economist who invented the term "quantitative easing" (QE) when he was working in Japan in the 1990s. Japanese banks had pumped up demand for housing, driving up prices to unsustainable levels, until the market inevitably crashed and took the economy down with it. The QE that Werner prescribed was not the asset-inflating money creation we see today. Rather, he recommended increasing GDP by driving money into the real, productive economy; and that is what he recommends for today's economic crisis.

**How to Fund Local Production**

SMES make up around 97-99% of the private sector of almost every economy globally. Despite massive losses from the pandemic lockdowns, in the U.S. there were still 30.7 million small businesses reported in December 2020. Small companies account for 64 percent of new U.S. jobs; yet in most U.S. manufacturing sectors, productivity growth is substantially below the standards set by Germany, and many U.S. SMEs are not productive enough to compete with the cost advantages of Chinese

# ABOUT BEYOND BAROQUE

Beyond Baroque Literary Arts Center is one of the nation's most successful and influential grassroots incubators of literary art. Founded in 1968, and housed in the original Venice City Hall building in Venice, California, it is a nonprofit public space dedicated to cultivating new writing and expanding the public's knowledge of poetry, fiction, literature, and art through cultural events and community interaction. The Center offers a diverse variety of liter-ary and arts programming, including readings, workshops, art exhibits, and education. The Center also houses a bookstore with the largest collection of new poetry books on the west side of Los Angeles; the Mike Kelley Gallery, which specializes in text and language-focused visual art; and a 50,000 vol-ume archive of small press and limited-edition publications that chronicles the history of poetry movements in Los Angeles and beyond.

Few literary spaces have done more to cultivate innovative art from cultural outsiders, or to shape emerging artistic movements. Across five decades Be-yond Baroque has nurtured the Venice Beats, cradled the Los Angeles punk scene, and provided crucial support to a series of seminal experimental writ-ers and artists that include Dennis Cooper, Wanda Coleman, Mike Kelley, and Will Alexander.

It's legendary free workshops have profoundly shaped Los Angeles literature by helping to launch a number of influential careers, including those of Kate Braverman, Tom Waits, Leland Hickman, Bob Flanagan, Eloise Klein Healy, David Trinidad, Jim Krusoe, Exene Cervenkova, Amy Gerstler, Paul Vange-listi, Michael Ondaatje, Harry Northup, Brendan Constantine, Jenny Factor, and Sarah Maclay.

It's reading and performance series have exposed L.A. audiences to some of the world's most notable writers and artists, often at early stages in their ca-reers, including Allen Ginsberg, Amiri Baraka, Raymond Carver, X, Patti Smith, Viggo Mortensen, Paul Auster, Chris Kraus, Eileen Myles, Luis J. Ro-driguez, Dana Gioia, Hector Tobar, David St. John, Robin Coste Lewis, and Maggie Nelson.

Today the Center continues to provide a vital cultural forum through it's free workshops, reading series, youth programming, and artistic gatherings.

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and other low-wage competitors. Why?

Werner observes that Germany exports nearly as much as China does, although the German population is a mere 6% of China's. The Chinese also have low-wage advantages. How can German small firms compete when U.S. firms cannot? Werner credits Germany's 1,500 not-for-profit/community banks, the largest number in the world. Seventy percent of German deposits are with these local banks – 26.6% with cooperative banks and 42.9% with publicly-owned savings banks called Sparkassen, which are legally limited to lending in their own communities. Together these local banks do over 90% of SME lending. Germany has more than ten times as many banks engaged in SME lending as the UK, and German SMEs are world market leaders in many industries.

Small banks lend to small companies, while large banks lend to large companies – and to large-scale financial speculators. German community banks were not affected by the 2008 crisis, says Werner, so they were able to increase SME lending after 2008; and as a result, there was no German recession and no increase in unemployment.

China's success, too, Werner attributes to its large network of community banks. Under Mao, China had a single centralized national banking system. In 1982, guided by Deng Xiaoping, China reformed its money system and introduced thousands of commercial banks, including hundreds of cooperative banks. Decades of double-digit growth followed. "Window guidance" was also used: harmful bank credit creation for asset transactions and consumption were suppressed, while productive credit was encouraged.

Werner's recommendations for today's economic conditions are to reform the money system by: banning bank credit for transactions that don't contribute to GDP; creating a network of many small community banks lending for productive purposes, returning all gains to the community; and making bank behavior transparent, accountable and sustainable. He is chairman of the board of Hampshire Community Bank, launched just this year, which lays out the model. It includes no bonus payments to staff, only ordinary modest salaries; credit advanced mainly to SMEs and for housing construction (buy-to-build mortgages); and ownership by a local charity for the benefit of the people in the county, with half the votes in the hands of the local authorities and universities that are its investors.

**Public Banking in the United States: North Dakota's Success**

That model – cut out the middlemen and operationalize community banks to create credit for local production – also underlies the success of the century-old Bank of North Dakota (BND), the only state-owned U.S. bank in existence. North Dakota is also the only state to have escaped the 2008-09 recession, having a state budget that never dropped into the red. The state has nearly six times as many local banks per capita as the country overall. The BND does not compete with these community banks but partners with them, a very productive arrangement for all parties.

In 2014, the *Wall Street Journal* published an article stating that the BND was more profitable even than JPMorgan Chase and Goldman Sachs. The author credited North Dakota's oil boom, but the boom turned into a bust that very year, yet the BND continued to report record profits. It has averaged a 20% return on equity over the last 19 years, far exceeding the ROI of JPMorgan Chase and Wells Fargo, where state governments typically place their deposits. According to its 2020 annual report, in 2019 the BND had completed 16 years of record-breaking profits.

Its 2020 ROI of 15%, while not quite as good, was still stellar considering the economic crisis hitting the nation that year. The BND had the largest percentage of Payroll Protection Plan recipients per capita of any state; it tripled its loans for the commercial and agricultural sectors in 2020; and it lowered its fixed interest rate on student loans by 1%, saving borrowers an average of $6,400 over the life of the loan. The BND closed 2020 with $7.7 billion in assets.

Why is the BND so profitable, then, if not due to oil? Its business model allows it to have much lower costs than other banks. It has no private investors skimming off short-term profits, no high paid executives, no need to advertise, and, until recently, it had only one branch, now expanded to two. By law, all of the state's revenues are deposited in the BND. It partners with local banks on loans, helping with capitalization, liquidity and regulations. The BND's savings are returned to the state or passed on to local borrowers in the form of lower interest rates.

**What the Fed Could Do Now**

The BND and Sparkassen banks are great public banking models, but implementing them takes time, and the Fed is under pressure to deal with an inflation crisis right now. Prof. Werner worries about centralization and thinks we don't need central banks at all; but as long as we have them, we might as well put them to use serving the Main Street economy.

In September 2020, Saqib Bhatti and Brittany Alston of the Action Center on Race and the Economy proposed a plan for stimulating local production that could be implemented by the Fed immediately. It could make interest-free loans directly to state and local governments for productive purposes. To better fit with prevailing Fed policies, perhaps it could make 0.25% loans, as it now makes to private banks through its discount window and to repo market investors through its standing repo facility.

The Bhatti/Alston white paper was called "How Our State and Local Governments Can Save More Than $160 Billion a Year by Cutting Interest Payments to Investors." The authors wrote, "Instead of making more cuts to critical services in our public budgets, it's time we look to cutting the exorbitant profits Wall Street makes

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They noted that interest payments on municipal debt transfer more than $160 billion every year from taxpayers to wealthy investors and banks on Wall Street. These funds could be put to more productive public use if the Federal Reserve were to make long-term zero-cost loans available to all U.S. state and local governments and government agencies. With that money, they could refinance old debts and take out loans for new long-term capital infrastructure projects, while canceling nearly all of their existing interest payments. Interest and fees typically make up 50% of the cost of infrastructure. Dropping the interest rate nearly to zero could stimulate a boom in those desperately needed projects. The American Society of Civil Engineers (ASCE) estimates in its 2021 report that $6.1 trillion is needed just to repair our nation's infrastructure.

As for the risk that state and local governments might not pay back their debts, Bhatti and Alston contend that it is virtually nonexistent. States are not legally allowed to default, and about half the states do not permit their cities to file for bankruptcy. The authors write:

"According to Moody's Investors Service, the cumulative ten-year default rate for municipal bonds between 1970 and 2019 was just 0.16%, compared with 10.17% for corporate bonds, meaning corporate bonds were a whopping 63 times more likely to default. … Municipal bonds as a whole were safer investment than the safest 3% of corporate bonds. … US municipal bonds are extremely safe investments, and the interest rates that most state and local government borrowers are forced to pay are unjustifiably high.

… The major rating agencies have a long history of using credit ratings to push an austerity agenda and demand cuts to public services …. Moreover, they discriminate against municipal borrowers by giving them lower credit ratings than corporations that are significantly more likely to default.

… The same banks that are major bond underwriters also have a record of collusion and bid-rigging in the municipal bond market. … Several banks, including JPMorgan Chase and Citigroup, have pleaded guilty to criminal charges and paid billions in fines to financial regulators.

… There is no reason for banks and bondholders to be able to profit from this basic piece of infrastructure if the Federal Reserve could do it for free.

To ensure repayment and discourage overborrowing, say Bhatti and Alston, the Fed could adopt regulations such as requiring any borrower that misses a payment to levy an automatic tax on residents above a certain income threshold. Borrowing limits could also be put in place. Politicization of loans could be avoided by making loans available indiscriminately to all public borrowers within their borrowing limits. Another possibility might be to mediate the loans through a National Infrastructure Bank, as proposed in HR 3339.

All of this could be done without new legislation. The Federal Reserve has statutory authority under the Federal Reserve Act to lend to municipal borrowers for a period of up to six months. It could just agree to roll over these loans for a fixed period of years. Bhatti and Alston observe that under the 2020 CARES Act, the Fed was given permission to make up to $500 billion in indefinite, long-term loans to municipal borrowers, but it failed to act on that authority to the extent allowed. Loans were limited to no more than three years, and the interest rate charged was so high that most municipal borrowers could get lower rates on the open municipal bond market.

Private corporations, which the authors show are 63 times more likely to default, were offered much more generous terms on corporate debt; and 330 corporations took the offer, versus only two municipal takers through the Municipal Liquidity Facility. The federal government also made $10.4 trillion in bailouts and backstops available to the financial sector after the 2008 financial crisis, a sum that is 2.5 times the size of the entire U.S. municipal bond market.

**Stoking the Fire Without Burning Down the Barn**

Playing with matches that could trigger a $30 trillion debt bomb is obviously something the Fed should avoid. Prof. Werner would probably argue that its policy mistake, like Japan's in the 1980s, has been to inject credit so that it has gone into speculative assets, inflating asset prices. The Fed's liquidity fire hose needs to be directed at local production. This can be done through local community or public banks, or by making near-zero interest loans to state and local governments, perhaps mediated through a National Infrastructure Bank.

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Ellen Brown is a regular contributor to AMASS Magazine and ScheerPost. She is the founder of the Public Banking Institute and author of thirteen books, including *Web of Debt,* a bestseller. Her latest book is *Banking on the People*. EllenBrown.com.

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# JANUARY 6TH AND SUMMER 2020

JOHN O'KANE

Not to trivialize the prosecutions of January 6th, but the Democrats' obsession with this event at times borders on a show trial. Are they trying to upstage the Republicans who've predictably refused to participate, or simply taking another shot at their hated Trump, the affectation that has shadowed their agenda and diverted attention away from important issues? Their claims that January 6th was an insurrection plotted by Trump and his enthusiasts contrast with a virtual neglect of the 2020 riots. Their preferred label for them is "protests," thus absolving them of responsibility to investigate. Targeting the relatively few activists and organizers at the Capitol while ignoring the mayhem of 2020 sends a conflicting message that exit polls reveal influenced voters in the recent elections. Many Democrats---educated supporters of the base as well as inner-city blacks---jumped ship because of the party's scripting of race. And a recent NBC poll shows a significant decline in support for Black Lives Matter (BLM).

There's no question that peaceful protests were a significant part of 2020, but the violence that preceded them in the wake of the George Floyd killing was unmistakably prior and on a much larger scale than January 6th. And the leadership of BLM invited it. Tamika Mallory claimed that whites taught them the value of violence. But once riots begin, they take on lives of their own, erupting at random through the veneer of peace and blemishing otherwise productive gatherings. The protest sites were like war zones where violent actions exploded leaving scars and vendettas in their wake while buffeting new behavior patterns.

The Democrats should link their needed investigation of January 6th with the events of 2020 and deliver a more in-depth and transparent rendering of their significance than they have to date, After all, the extension and strengthening of the movement that developed into the January 6th mob occurred in reaction to a number of imagined transgressions, but mostly to what many claimed were the excesses of 2020.

The data for 2020 are revealing. An estimate several months after the eruption pegged the property damage at around $2 billion, significantly greater than the 1992 Rodney King riots which cost $1.4 billion (in today's dollars). In Minneapolis alone, the epicenter of the mayhem, 1025 properties---which included churches, non-profits and police precincts---were damaged, burned or destroyed. And those that remained relatively untouched were repeatedly looted. Large swatches of minority neighborhoods were wiped out. An estimated 90% of all businesses were destroyed in the Lake Street corridor (Josh Penrod and C. J. Sinner, "Buildings in Minneapolis, St. Paul After Riots," *Minneapolis Star Tribune*, 7/13/2020). This spread to 140 other cities.

The consequences over the long term could be devastating, especially for the minority areas hardest hit, according to Munr Kazmir ("How Much Damage Has Been Caused By The Protests?" *Medium*, 10/9/2020). A study of the 1992 Rodney King riots offers a sobering glimpse. It took the hardest-hit areas nearly ten years to achieve some degree of economic normalcy. During this time unemployment rose, there was a sharp drop in black ownership of property as well as a decline in new business opportunities, insurance premiums rose significantly for businesses remaining (many not able to get insurance), and the number of residents declined since many families felt insecure and relocated. Most significantly, violent crime rose substantially in the gutted areas (as it is apparently doing now, reflected in the spike in the murder rate).

**The mere presence of these residual supporters boosted the instigators and made the event. A riot can't develop without a large body count.**

– John O'Kane

With respect to the insurance issue, many claimed that damages---especially from looting---would be covered by insurance, thus inadvertently endorsing the actions. But small businesses tend not to be covered by large commercial policies, and monetary claims tend to be passed on to clients by the companies who in turn pass them onto customers in higher prices. Given this crunch, companies reconsider even covering communities that are susceptible to rioting (*Medium*).

So, how significant will these embedded damages from the 2020 unrest be in the years to come?

There were twenty-seven deaths related to the riots but only sixteen occurred as a direct result of the mayhem. Much of the violence churned up on the periphery subsequent to the unrest was perpetrated by groups unaffiliated

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because they are
so damn busy
waiting for 30
or 40
or 50
for life
to begin

never stop
beginning

it ain't over
'til it's over

that's what
they say

and they
ought to
know

– S.A. Griffin

S.A. Griffin is the author of *Dreams Gone Mad with Hope* and co-editor of *The Outlaw Bible of American Poetry*.

with the original rioters. Three of these deaths were by police officers who claimed self-defense. Seven hundred officers were injured (Philip Bump, "Deaths Linked to Protests," *Washington Post*, 8/26/2020).

Thousands were arrested in relation to the riots but from half to three quarters of the cases were dropped, and many of the felony charges were reduced to misdemeanors, inflaming the tempers of many citizens who were victimized. Prosecutors blamed crowded dockets (being at the mercy of District Attorneys), mostly due to the pandemic, and the difficulty of establishing cases with solid evidence due to the dark conditions at the time when most actions occurred. Many of the arrests were apparently due to overreach, made in the heat of the moment for fear of losing another opportunity (Diane Dimond, "Why Most Arrested Rioters Will Not Be Prosecuted," *Maui News,* 7/2/2021).

One of the byproducts of this handling of cases was the attitude of police officers at the scene. There were many reports of police standing by while the rioters looted businesses (charges of police abdication were also made about January 6th). In the harbor area of Los Angeles witnesses reported seeing BLM vans dropping off members who proceeded to torch and destroy buildings, no police in sight. In San Pedro, a subdivision of Los Angeles, there was virtually no police presence. Citizens prepared themselves, standing their ground with weapons once the BLM vans arrived, and the community was virtually unscathed.

This role for the police contrasts sharply with what many of them did later. Caught up in the whorl that inevitably accompanies unrest, where protestors and rioters were not always easy to separate, they cracked down with a vengeance, often on the wrong perps, perhaps exacting revenge in response to the allegations of their handling of the early riots.

It's hard not to conclude that these excesses and laxity of enforcement provoked the right. The persistence of BLM protests continued into Fall, giving way to MAGA demonstrations as the election approached. Large groups of Trump supporters began to hold rallies, clashing with counter-protestors, and these culminated in the Million MAGA March on November 14th (Vince Dixon, "How Arrests in the Capitol Compare to that of Black Lives Matter Protests," *Boston Globe,* 1/7/21). The leaders were essentially the same ones that would push rallies into riot on January 6th.

The instigators, mostly militias, were a relatively small group of activists who were intent on destruction, especially the Oath Keepers, the Proud Boys, the Boogaloo Boys, the Groyper Army, and the Last Sons of Liberty, though they perpetrated little actual violence (Matthew Rosenberg, "Rioters Who Stormed the Nation's Capitol," *New York Times*, 1/7/2021). Their motives bordered on lunacy. Seizing the capitol---and a few authority figures in the bargain---to force a cancelation of the election results was surreal theater. It had virtually no grounding in real issues that could convert to real solutions. Converging on buildings symbolic of our democracy drove home their desire to eliminate the system, but they had no conception of a replacement.

The residual cohorts were defaulted supporters of the general drift of things, but mostly intent on venting their frustrations about a slate of concerns, many not directly related to the event at hand. Many of these were from rural red states and felt they'd been left behind, airbrushed from the system. Short on perspective, they were driven to seek surrogate enemies, or form dangerous identifications with toxic heads, especially Trump. Many were reshaping reality to fit their phantasms---like QAnon---divorced from some larger political logic. They were conditioned to deny facts---reinforced through the social media bubbles of misinformation---and absorb the imaginaries of alternative universes, like the Zombie Outbreak Response Team, proselytizing the impending apocalypse. Others were like sightseers, wanting to merge with the protest fervor and be part of something even if they were not sure what it was. They conjured some larger countercultural family grouping---reminiscent of the 1960s---in dress and gestures, mimicking comic book heroes in the form of "Kek" and "Pepe the Frog."

The mere presence of these residual supporters boosted the instigators and made the event. A riot can't develop without a large body count.

The 2020 event was sort of a reverse of January 6th, erupting from a specific instance of social injustice and continuing through variations on the anti-racist agenda. BLM already had a structure in place to maximize the bodies on the line, but the event soon exploded it as a host of players---from many political persuasions, some supportive and some not---converged on the scenes. Groups on the left with a different slant on anti-racism saw a chance to vent their vision of change, particularly the small "a" anarchists who hoped to capture the protest energy to challenge the state of political authority. And some were not directly inspired by the dominant race narrative, but the explosion of activity ignited others' awareness of being excluded. Groups on the right---especially the supremacists---saw the chaos as an opportunity to hijack the event and discredit the anti-racist cause and turn the tables on the ideological framers. Some of these pandered capital "A" Anarchism, committed to maximum destruction. The anti-fascist group Antifa surfaced to contain and cancel violent excesses on the right.

The presence of so many players in conflict distorted the issues and perpetuated the violence, converting the flare-ups of protest into riots, inviting vigilante responses, and unfortunately tarnishing the event.

If the onset of violence at the 2020 event would've been contained early, some form of coalition could conceivably have been shaped in accord with MLK's consensus-building model. This outcome could've enhanced prospects for productive debate on the slate of the anti-racist movement's issues, possibly leading to a saner institutional application of their core ideas, and contributed to a workable, long-term strategy for the Democrats that would've taken them off the defensive and

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## JANUARY 6TH

moved matters beyond the rigid polarization we've been victimized with. It would've also given them a clearer ethical edge. It's hard to imagine January 6th other than what it was, an egregiously irrational outburst (the impulse of the far right is toward aggression).

Our limited-democratic, polarized system conduces to mob logic. There are a lot of angry people out there flailing away in hopes of securing some semblance of truth. Failing that, they jump at the chance to vault themselves onto center stage and act out their desires to possess it, gestures that frequently transit to violence. They see no other option since the regular legal channels of representation aren't open to them. Years of being denied access to middle class, property-owning existence forced blacks to engage in direct action, go right to the symbolic visible source and literally destroy it, the property-owning neighborhoods. It's the upgrading of MLK's strategy with violence, converging on the sites where the abuses occur, diners that exclude, buses that prioritize space, etc. Years of being excluded from access to the American Dream brought the far-right sympathizers to the Capitol, the perfect site to signal the denial of representation.

Mob actions should generate more than firm crack-downs on alleged perps. They should lead to an opening of venues and lines of communication that contribute to debate and free speech. This could prevent violence and lead to a possible reform of the party system, and ideally an expansion of new ones…

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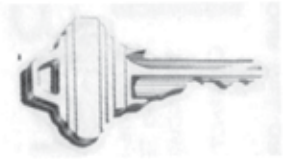

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# MATTHEW SPECKTOR'S MEMOIR OF L.A. DREAMS AND DREAMERS

DAN MARCUS

***"She knows there's no success like failure / And that failure's no success at all"***
***Bob Dylan, "Love Minus Zero/No Limit"***

Hollywood histories and memoirs tend to fall into time-tested and well-worn tropes: the journey from obscurity to fame, from apparent mediocrity to greatness, the rise and fall, the comeback story, and the tragic denouement. But, as happens occasionally in the world of art and entertainment it lovingly yet unsparingly explores, Matthew Specktor's *Always Crashing in the Same Car* presents the proverbial fresh take on the genre, or, as Monty Python would have trumpeted it, "Now for something completely different."

Some of the public and quasi-public figures depicted by the author are well-known to us, some less so. But even some of the latter are sure to ignite a spark of recognition, a "whatever happened to so-and-so" vibe. They include filmmakers/screenwriters Eleanor and Frank Perry, writer Carole Eastman, playwright Thomas McGuane, songwriter musician Warren Zevon, filmmakers Hal Ashby and Michael Cimino, and writer Renata Adler. Part of the pleasure of reading the book is getting to know them. Specktor takes a writer's care to lovingly put flesh on the bones; his subjects come to us as three-dimensional human beings, not binary case studies of success and failure. It's as though we've been listening to celebrity gossip at a cocktail party with eyes glazing over until he arrives to guide us out to the balcony for some legitimately engaging conversation. And—production note—haven't we all viewed this scene or something similar in countless movies. Higher vantage points like balconies work—they provide an expansive backdrop to stories told with intimate detail. Specktor's approach also brings to mind a film presented in Cinemascope—think *Ben Hur* or *Lawrence of Arabia*—in which the lavish sets and spectacular vistas draw us in, but it's the human stories told from close range that keep us in our seats.

In the course of his storytelling, Specktor takes a deep dive into the nature and nuance of success, failure, and the uncharted territory that lies between. Of the actors, writers, and filmmakers profiled, some perhaps failed to achieve the level of success predicted for them or achieved a type of success out of synch with the common perception. And most poignantly, there are a few who managed to take possession of the proverbial brass ring, only to have it slip from their grasp.

Specktor brings an insider-adjacent perspective to the proceedings. His father Fred Specktor, is a top Hollywood agent. But the operative word is "adjacent"; while he honors his father for the decency and integrity that he brings to his work in a profession not necessarily known for such virtues, he has no inclination to trod a similar path.

**Specktor takes a writer's care to lovingly put flesh on the bones; his subjects come to us as three-dimensional human beings, not binary case studies of success and failure.**

– Dan Marcus

Specktor's relationship with his mother, an unsuccessful screenwriter, is far more complicated, and he doesn't shy away from the nuances. Though never judgmental or needlessly unkind, his take on her along with all his subjects can best be described as "unflinching." This applies as well to his depictions of himself in various life situations. Everyone is dealing with the cards they're dealt to the best of their ability at a given time and place.

A striking illustration of Specktor's pedigree turned up in an interview he gave to John Kane and this correspondent following the publication of his 2014 novel, *American Dream Machine,* which deals with a fictitious talent agency of that name. The twenty-fourth James Bond movie, Spectre, was in theaters at the time, so playing on our interviewee's surname I asked him what he thought of the current Bond, Daniel Craig, and the direction the Bond series had taken in recent years. I immediately wished I could take back the silly question, feeling that I'd tossed a rock into the pond of what was shaping up to be a serious, in-depth interview.

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My discomfiture only increased when our interviewee took an excruciatingly long time to answer. But this was only because he was formulating an in-depth answer. Specktor spoke glowingly about Craig's contribution to the series, then spoke of the "soft spot" he had for Pierce Brosnan. His father, it seems, was Brosnan's agent and had in fact negotiated his Bond movie deal. [The full interview can be found in AMASS issue 66, http://amassmagpress.com › the-archives]

Clearly, Specktor the younger is fascinated by the movie business milieu he's grown up in, but not particularly inspired to be a player. He's drawn instead to the literary life, a proclivity which contributes mightily to the detached, ironic underpinnings of this book. He's *in* the world he often writes about, but not *of* it.

In this sense, this book is remarkably relatable and human. While few of us will win an Academy Award on a good day or miss out on a role that might have launched us to stardom on a bad one, many if not most of us can relate to the true-life tales of personal triumph, thwarted ambition, and unfulfilled potential explored by Specktor. And what lends the book its sweep and its depth is the fact that—as we know from literature going back to Aesop and his fellow Greeks—the victories, defeats, and slow fades derive, less from external circumstance than a certain intrinsic quality that lies coiled deep within each precious human soul.

Dan Marcus is a songwriter, playwright, and creator of the scores for six stage musicals produced in Los Angeles and the Philippines. He recently completed the book for a new musical, *Inside My Backward World,* with Peter Burke and an original screenplay, It *Happened in Hollywood.*

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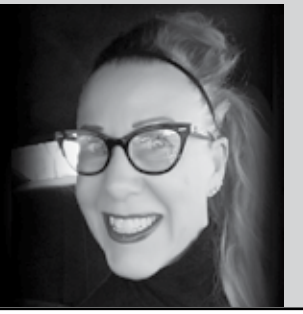

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# AN ISRAELI CAPOEIRISTA IN BERKELEY

ALON YUDELEVICH

An introductory note from managing editor Dan Marcus:

***Last spring's AMASS issue79 (Lawrence Ferlinghetti cover) featured an article by Israeli capoeira instructor Alon Yudelevich about the powerful sectarian and gender divisions in the city of Jerusalem and how they affect—and are affected by—the imported culture of capoeira, which has attained widespread popularity in Israel. In this exclusive excerpt from his upcoming book, "The Capoeira Connection: How an Afro-Brazilian Martial Art Is Changing Bodies, Hearts, and Minds in the Holy Land," Yudelevich shares a life-changing incident that he experienced as a young capoeira student during the time he spent in Berkeley, California, from 2005 to 2010.***

On Addison Street in downtown Berkeley stood a sign denoting the Capoeira Arts Café, a capoeira studio and café/restaurant owned and managed by Mestre Acordeon. It was an enchanting space, a capoeirista's paradise filled with murals, paintings, and nostalgic photographs of Bahia. The café served açaí bowls, natural juices, and specialties with names like "pandeiro pizza" and "berimbau sandwiches." The place had the sweet aroma of wood and sweat, a far cry from the stone-and-sand scent of home.

As soon as I stepped in the door I was hit with two realizations: (1) I would be spending a lot of time there, and (2) I would have my own capoeira studio one day. The first thing I did was to check on whether the place had any job openings. And that's how I found myself working at Mestre Acordeon's Capoeira Arts Café.

Every morning at six I would make the trip from my apartment in the hills of Kensington to downtown Berkeley. After fifteen minutes on my bike with the wind slapping me awake, I would unlock the doors of the café, arrange the newly arrived pastries, and make the coffee. My shift would end just in time for an afternoon training session with the mestre.

I did not feel at home at the academy. I had a sense of having interfered with some sort of inner hierarchy within the group. Every time I entered a circle, whether at the end of class or on Friday, the advanced students would rush me, trying to prove themselves in front of the master at my expense. They would aggressively straight-kick and use hand attacks and sweeps but to no avail—I was young, agile, and arrogant with no intention of allowing myself to be defeated.

The master's all-seeing eye missed none of this but he allowed events to take their course, curious to see where they would lead. He liked me a lot—that much I knew. How could he not? I was a hardworking café employee and a determined student who never missed a class, not unlike the classic depiction of the poor immigrant who worked all day and studied each night.

The weekly circle was held every Friday with the academy's students and a host of capoeiristas from all over the San Francisco Bay area. For me, the week began each Sunday with high spirits and culminated with apprehension—the event at the end of the week reminded me of the Israeli army's bootcamp. The mestre ruled the circle with an iron hand, controlling the rhythm and the energy and dictating who should enter the circle at any given time and against whom. Every few Fridays or so an errant capoeirista would waltz straight to the foot of the berimbau like he owned the place, enter the circle, and launch into an aggressive attack. Then the master would glance at me as if to say, "Go calm him down." Full of pride, I would leap right in—the mestre's loyal soldier.

**As expected, I received my tacit command from the mestre and entered the circle with no regard for the interloper's abilities, convinced that nobody could match my speed.**

– Alon Yudelevich

On one of those Fridays, Xango (Mestre Xango today) arrived, sat at the foot of the berimbau, and let loose. One after another, capoeiristas were falling at his feet like flies; nobody could present a serious challenge to his virtuosity. As expected, I received my tacit command from the mestre and entered the circle with no regard for the interloper's abilities, convinced that nobody could match my speed. But before I knew what hit me, Xango's foot connected with my chest with the force of a semi-trailer truck and sent me flying out of the circle. The first thing that crossed my mind was wow, *what timing, what technique!* The second: *that hurt*. Unable to fill my lungs with air, I was filled instead with the dread of death as I struggled to breathe.

Two hours later at the ER I was diagnosed with two broken ribs. A week after that the hospital bill arrived—six thousand dollars. I was devastated physically, psychologically, and now financially. And I was angry—at myself and

at Xango. I berated myself for my carelessness in letting him get the better of me; I blamed Xango for a cheap shot and evil intentions. On top of everything else I was upset with the master for putting me in that situation.

I recovered physically in three months, financially in six, and psychologically in no fewer than twelve. For a month after my body returned to health I did not return to training. I questioned myself constantly. Was such a violent attack legitimate within the dialogue? Could I have acted differently? Did any of this matter enough for me to risk my life every time I entered the circle?

I still worked at the café, surrounded by images of capoeira, and gradually began to miss the training, the sweat, and the freedom of movement. I went back to the classes and the circles, but it wasn't the same. My confidence and arrogance had been broken along with my ribs. I was certain that everyone could see how fragile I was, how drastically I'd declined since the event. My game became closed, fragmented, lackluster. Even outside the circle I became fearful and less open. I went straight home after work each day and left my apartment only to go back to work. Suddenly, I was a stranger in a strange land with danger lurking at every turn.

Then, in a process that only time can bring about, the injury moved from the forefront of my life to the background. My game began to open up and I slowly returned to myself. But something had changed in me. A new maturity had been forged in the fire of experience and it carried me to the middle of the axis, the king's way. Just as the fear caused by the trauma had taken the place of my youthful arrogance and haste, thoughtfulness and responsibility now replaced the fear to make me a more adult and seasoned capoeirista.

Alon Yudelevich is the founder of Studio Quilombo for Capoeira and Movement in Jerusalem, Israel, and serves as its chief instructor. In addition, he is head of the Israeli branch of the international Biriba Brasil school of capoeira under the supervision of his master, Mestre Requeijao.

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THE NEW ECONOMY

# HOW TO FIGHT INFLATION AND FUND FUTURE BILLS

HAROLD ZIMMERMAN

In the wake of the apparent demise of Biden's Build Back Better bill, this article will suggest an across-the-board tax-incentive, tax-deferment plan that will have the effect of directing large cache sums of Money Supply away from sectors of Our Economy that at the moment don't need further expansion and/or investment which otherwise, if left unchecked, would (further) create a situation of having "too many dollars" chasing "too few business and/or investment opportunities" which, in turn, down-the-road, would lead to higher prices for consumer-type goods and services—i.e., Inflation AND ALSO AT THE SAME TIME because of this re-direction of Money Supply due to this new tax-incentive, tax-deferment plan (to be discussed), such strategy-plan would give the Government (federal and also state and local to some degree) extra capital for their budgetary needs MEANING AND LEADING TO AND HELPING with the funding of existing OR contemplated programs.

But before we can get into the specific mechanisms involved, we must FIRST discuss the general Plan for FIGHTING INFLATION as the methodology that we will build together as we logically think through all of this. It must be first understood, examined, and developed in our minds for FIGHTING INFLATION before we can begin to see how this strategy will also have the beneficial EFFECT of creating and assisting with the (extra) funding of Government programs in general and then specifically for BIDEN'S BUILD BACK BETTER PLAN. So, folks, bear with me.

Note—To best do that—I suggest craft beer for the guys, a glass of wine for the ladies, or, if you prefer non-alcoholic, some good herbal tea or a stimulating latte. Music in the background or maybe there's a re-run of NCIS on.

And now, let's begin.

As everyone knows, we're experiencing some hefty Inflation now (6.8 percent to be exact vs. our usual, normal "built-in" (growth) inflation of about 2 percent per annum). This 6.8 percent Inflation is due to (1) major supply chain issues caused by the Pandemic, (2) a resultant record amount of some $3 Trillion Dollars in savings from unspent money due in part from all those stimulus checks sent out last year, (3) the many wage increases for entry-level and other positions enticing employees to enter or return to back to work due to risks associated with Covid-19, and (4) employers and businesses increasing their prices to make up for lost time and lost profits.

**In the meantime, while the Government held this money issuing U.S. Treasury Bonds basically as an IOU, it could freely use this money (not having to pay any yield on it according to this new plan) for their own budgetary needs.**

– Harold Zimmerman

To put the discussion in colloquial terms—A "Hey bro, what's going on" kind of economic-speak—just what is Inflation and how does it occur?

"Inflation" is when things" go up in price—whether it be your house, a gallon of gas, items at the supermarket, or anything connected with our present supply chain problems like the computer chip in the car you've been waiting for, the stock market, and even wages (as noted above).

Basically, "Inflation" occurs when Demand goes up in relation to Supply. And when you have "too many [unspent] dollars" floating around and add to that "too few goods"—and that can be for services being offered AND business or investment opportunities as well—THEN YOU'VE REALLY GOT A BIG PROBLEM.

And that's when prices GO THROUGH THE ROOF! And that's what we've got here.

So, what can we do about it? Well, granted, without the Pandemic we wouldn't be having this discussion. But there are ways involving the design of Our Economy that some of this could have been better handled.

For example, let's take the stock market. In the last year, the stock market hit record highs. Sure, the prices of stocks have "gone through the roof" but how 'bout the dividends associated with those stocks? Have they? Dividends in comparison have NOT kept pace. SO, what happened? Because of the Pandemic, there has been a huge contraction in business and business opportunity and investment everywhere else causing a marked bid-up in the stock market—

frankly speaking, there hasn't been any other place for investors to put their "freaking" dollars, thereby creating, unfortunately, a situation where you have too many dollars chasing too few [investment] opportunities, resulting in huge increases in stock prices but nothing more.

But what was the alternative? Businesses were laying off their workers, even closing down. To start up a business would have been crazy. Well, of course, there's Amazon and a few others that made a "killing," but they were exceptions. How about the bond market? Really, are you kidding? A ten year, even today, is paying only 1.46 percent.

So, what DOES an investor do with their money? Well, there are tax write offs—investing in business ventures with questionable "iffy" returns but (legally) using those investments as business deductions simply to avoid paying taxes and then there's the Cayman Islands and then there's—well, we're back to the stock market and so on.

All this is inflationary. It adds nothing to actual value though, admittedly, our GNP/GDP (Gross National or Domestic Product) does technically go up.

SO, HERE'S THE IDEA.

Offer a financial incentive to corporations (all businesses for that matter), institutional investors, wealthy individuals, actually all taxpayers to "park" a portion of their income UNTAXED when there are few or no investment or business opportunities available, that is, when the Economy is already "over-amped"—i.e., there's too many dollars chasing too few business and/or investment opportunities which, in turn, down-the-road, would lead to higher prices for consumer-type goods and services [creating Inflation]."

Those parking a portion of their income to wait for a better day or opportunity to invest or spend their income to have that money go UNTAXED in the meantime would have to buy U.S. Treasury Bonds from the Government with that money to qualify for such temporary tax-exempt status and when they decided to use this income—i.e., redeem their Bonds, then and only then would they pay the tax on this money.

In the meantime, while the Government held this money issuing U.S. Treasury Bonds basically as an IOU, it could freely use this money (not having to pay any yield on it according to this new plan) for their own budgetary needs.

Again, the Government would get the immediate-needed cash to fund various programs and since there would be many corporations and such taking advantage of this new tax deferment every year, there would always be NEW money coming in to pay out those bonds being redeemed. It would be Win-Win situation for both the Government and those participating in this program.

*For a further elaboration and explanation of the above plan, please visit Mr. Zimmerman's website, ontheeconomy.com.*

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# THE BLACK EMPLOYMENT GAP

BEN WERSCHKUL

A year ago, the incoming Biden administration vowed to focus on the Black unemployment rate to gauge the actual state of America's labor market.

Broad metrics often "fail to capture the experience of the many people who are left behind, particularly people of color," Biden's nominee to head the Council of Economic Advisers said during her Senate confirmation hearing last year. And two incoming officials had written in 2020 that the Federal Reserve should focus "not the overall unemployment rate, but the Black rate."

But the gap between Black and white job seekers remains as wide as ever as Biden marks his first full year in office. In December's jobs report, the Black unemployment rate rose month-over-month, from 6.5% to 7.1%, making it the only major group to see higher unemployment rates.

"We have to be a lot more intentional when it comes to Black Americans," Labor Secretary Marty Walsh acknowledged. He noted that not only are Black Americans more likely to be unemployed, but those who can find work often have lower paying jobs. "We have to create better pathways."

During an event to mark Martin Luther King Jr. Day, Treasury Secretary Janet Yellen added, "Our economy has never worked fairly for Black Americans."

Immediately before the pandemic, the Black unemployment rate stood at 6.0%, double the 3.0% rate for white Americans. At the peak of the lockdowns, both numbers spiked in roughly equal measure — with the Black unemployment rate peaking at 16.7% in May 2020.

But the recovery for Black Americans has lagged over the past two years. As of December 2021, the Black unemployment rate stood at 7.1%, still well away from pre-pandemic levels. Meanwhile, white Americans enjoy a 3.2% unemployment rate, almost matching the rate pre-pandemic.

The Biden administration may have underestimated the scope of the problem, according to Lorena Roque, a senior policy analyst at the progressive think tank American Progress.

"It's not a single policy that's going to solve these labor market disparities; it's really going to take a combination of so many things."

**Relief 'Money Doesn't Last Forever.'**

Economists have weighed in with a range of explanations for the gap. The recovery has "two realities," William Rodgers, vice president of the Federal Reserve Bank of St. Louis Institute, claimed earlier this month after the December job numbers came out.

**It's not a single policy that's going to solve these labor market disparities; it's really going to take a combination of so many things.**

– Ben Werschkul

Those communities not bouncing back as quickly can attribute the lag to a historic lack of investments by the government in "the scaffolding that can help local communities thrive," he said.

More recently, Black women may have had a tougher time finding work than Black men. Kristen Broady, a fellow at the Brookings Institution's Metro program, said this week that a closer reading of the December numbers shows that the unemployment rate for Black women jumped while the rate for Black men improved slightly. She attributed the divergence largely to Black women coming back into the labor force because of the end of COVID relief programs.

The labor force participation rate for Black women increased from 60.3% to 61.1% between November and December. That happened in spite of the Omicron variant "because savings ran out, kids are going back to school so they can get out there and try to find a job. But just because they're looking for a job doesn't mean they found one."

Meanwhile, she noted, increased relief money from the government "doesn't last forever."

**'Big Components That I Feel Strongly About'**

December saw the end of a host of COVID-19 relief programs instituted over the last few years. The most notable expiration was the end of the expanded Child Tax Credit, which delivered its last monthly payment in mid-December.

During a press conference, President Joe Biden responded to a question about the fate of the expanded Child Tax Credit in his stalled Build Back Better agenda by saying it was one of the "big components that I feel strongly about that I'm not sure I can

get in the package."

Also during this conference, Biden briefly brought up another provision in his proposed package — money for expanding child care — which advocates often note would help the labor force. More help with child care would "mean so much for the nearly 2 million women who've left the workforce during the pandemic because of things like child care," Biden said.

For her part, Broady argues that protections like the eviction moratorium and child tax credit help workers but are blunted when they are accompanied by uncertainty. "Those things stress people out" when it's unclear how long a benefit can be relied on.

Meanwhile, the Labor Secretary points to an effort, ongoing over the last year in conjunction with the Departments of Commerce and Education, to spend money more effectively and put disadvantaged Americans on a pathway to "the jobs of the future."

"Some places have done a really good job," he said. But, he added, "There's not enough of those stories around America yet."

Ben Werschkul is a free lance writer based in Washington, DC.

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PANDEMIC

# VICTIMS OF THE UNVACCINATED

PETER SINGER

Novak Djokovic, the world's top-ranking tennis player, has just been granted a medical exemption to take part in the Australian Open. Djokovic, who has won the event nine times (one more victory would give him a record-breaking 21 major titles), refused to show proof of vaccination, which is required to enter Australia. "I will not reveal my status whether I have been vaccinated or not," he told *Blic*, a Serbian daily, calling it "a private matter and an inappropriate inquiry."

The family of Dale Weeks, who died last month at the age of 78, would disagree. Weeks was a patient at a small hospital in rural Iowa, being treated for sepsis. The hospital sought to transfer him to a larger hospital where he could have surgery, but a surge in COVID-19 patients, almost all of them unvaccinated, meant that there were no spare beds. It took 15 days for Weeks to obtain a transfer, and by then, it was too late.

Weeks became another of the many indirect victims of COVID-19 – people who never had the virus but died because others who did were taking up scarce health-care resources, especially beds in intensive care units. His daughter said: "The thing that bothers me the most is people's selfish decision not to get vaccinated and the failure to see how this affects a greater group of people. That's the part that's really difficult to swallow."

Last month, Rob Davidson, an emergency room physician at a hospital in Michigan, wrote an essay for the *New York Times* that provided a vivid picture of life in a hospital that had consistently been at or near capacity for several weeks. The overwhelming majority of the patients had COVID-19, and 98% of those needing acute critical care were unvaccinated.

What happened to Weeks was happening at Davidson's hospital, too: those in need of more specialized treatment could not be transferred to a larger facility because nearly every hospital in the region was already full or close to it. Davidson is unable to view the choice not to get vaccinated as a private matter. "It forces patients with ruptured appendixes and broken bones to wait for hours in my emergency department; it postpones surgeries for countless other people and burns out doctors and nurses."

**Hospitals with sufficient capacity should, of course, continue to treat unvaccinated patients with COVID-19 as best they can.**

– Peter Singer

There has been considerable opposition to vaccine mandates – opposition that I have argued is misguided. With earlier variants, the unvaccinated are more likely to infect others. With the more contagious Omicron variant, the extent to which current vaccines reduce infection and the ability to spread the virus is less clear. But we do know that vaccination reduces the severity of the illness, and therefore the need for hospitalization.

For the situation that Davidson described, and that Weeks' children believe led to their father's death, a different solution is available, one that respects the decisions of those who choose not to be vaccinated but requires them to bear the consequences of their choice. Hospitals that are at or near capacity should warn the populations they serve that, after a certain date – far enough in the future to allow ample time for people to get fully vaccinated – they will give vaccinated patients priority over unvaccinated patients with COVID-19.

After the announced date, when both a vaccinated and an unvaccinated patient with COVID-19 need the last available bed in the intensive care unit, the vaccinated patient should get it. If the last ICU bed is given to an unvaccinated patient because at the time there was no one else who needed it, and a vaccinated patient with a greater or equal need for the facility then arrives, the bed should be reallocated to the vaccinated patient.

The unvaccinated patient, or the family of that patient, may object. But if the move is in accord with a previously announced policy, and everyone had the opportunity to be vaccinated before the policy took effect, people who make choices that are likely to harm others and have been warned of the consequences of those choices, must take responsibility for them.

Hospitals with sufficient capacity should, of course, continue to treat unvaccinated patients with COVID-19 as best they can. Despite the extra strain this puts on hospital

# STORYLANDIA

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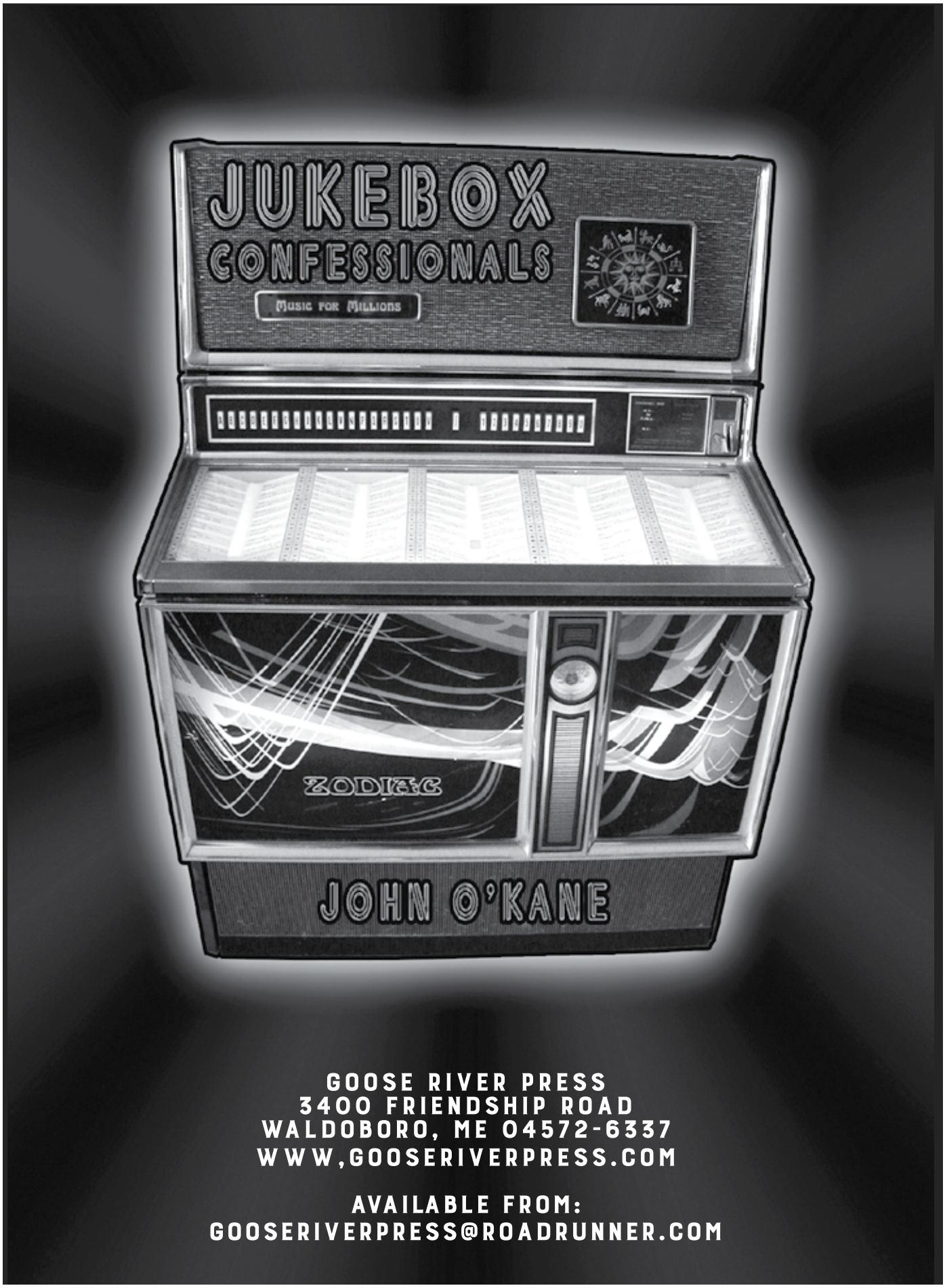
staff, everyone should have sufficient compassion to try to save lives, even when those whose lives need saving have made foolish, selfish choices.

Exceptions should be made for those few patients for whom vaccination is contra-indicated on medical grounds, but not for those who claim to have religious grounds for exemption. No major religion rejects vaccination, and if some people choose to interpret their religious beliefs as requiring them to avoid vaccination, then they, and not others, should bear the consequences.

Such a policy is likely to increase vaccination rates, which will benefit the currently unvaccinated as well as the vaccinated, and save lives, just as vaccine mandates have saved lives by increasing the number of vaccinated people. But even if the policy does not persuade more people to get vaccinated, at least fewer people would die from health conditions over which they have no control because others who regard vaccination as a "personal choice," and selfishly rejected it, are using scarce resources needed to save lives.

Peter Singer teaches Bioethics at Princeton.

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# CLOSE NATO MEMBERSHIP

PATRICK J. BUCHANAN

In 2014 when Russian President Vladimir Putin responded to a U.S.-backed coup that ousted a pro-Russian regime in Kyiv by occupying Crimea, President Barack Obama did nothing.

When Putin aided secessionists in the Donbass in seizing Luhansk and Donetsk, once again, Obama did nothing.

Why did we not come to the military assistance of Ukraine?

Because Ukraine is not a member of NATO. We had no obligation to come to its aid. And to have intervened militarily on the side of Ukraine would have risked a war with Russia we had no desire to fight.

Last year, when Putin marshaled 100,000 Russian troops on the borders of Ukraine, President Joe Biden declared that any U.S. response to a Russian invasion would be restricted to severe sanctions. The US would take no military action in support of Ukraine. Why not? Because, again, Ukraine is not a member of NATO.

Clearly, by its inaction, America is revealing its refusal to risk its own security in a war with Russia over a Ukraine whose sovereignty and territorial integrity are not vital US interests sufficient to justify war with the largest country on earth with its huge arsenal of nuclear weapons. This is the real world.

And as Ukraine is not a NATO ally, and we are not going to invite it to become a NATO ally, Biden should declare so publicly, urbi et orbi, to remove Putin's pretext for any invasion.

Biden has already declared that we will not put offensive weapons in Ukraine. If, by declaring that we have no intention of expanding NATO further east by admitting Ukraine or Georgia, we can provide Putin with an off-ramp from this crisis that he created, why not do it?

Speaking recently, Russian Foreign Minister Sergey Lavrov said, "They must understand that the key to everything is the guarantee that NATO will not expand eastward."

**With Russia having issued virtual ultimata, our objective has to be to prevent a catastrophe war that an invasion of Ukraine would ignite.**

– Patrick J. Buchanan

If what Lavrov said is true – that the "key" for Moscow, the crucial demand, is that the eastward expansion of NATO halt, and Ukraine and Georgia never join the U.S.-led alliance created to contain Moscow – we ought to accede to the demand.

If this causes Putin to keep his army out of Ukraine, admitting the truth will have avoided an unnecessary war. If Putin invades anyway, the world will know whom to hold accountable.

The purposes of the Biden declaration would be simple: to tell the truth about what we will and will not do. To remove Putin's pretext for war. To give Putin an off-ramp from any contemplated invasion if he is looking for one.

A Russian invasion of Ukraine and the war that would inevitably follow would be a disaster for Ukraine and Russia, but also for Europe and the United States. It would ignite a second Cold War, the winner of which would be China, to whom Russia would be forced to turn economically and strategically.

Thus, to avert a war, Biden should declare what is the truth: "Ukraine is not a member of NATO, and neither we nor our allies have any intention or plans to bring Ukraine into NATO or to give Kyiv an Article 5 war guarantee."

The same holds for Georgia in the Caucasus. We did not come to Tbilisi's defense when it invaded South Ossetia in 2008 and was driven out by Putin. And we are not going to give Georgia any Article 5 war guarantee. Frankly, the time has come to declare that NATO will expand no further east and that NATO enlargement is at an end.

No more former republics of the Russian Federation – not Ukraine, Georgia, Moldova, Belarus, or Kazakhstan – will be admitted to a NATO alliance whose roster is restricted to present membership.

Indeed, if the purpose of NATO is the defense of Europe from a revanchist Russia, why would we extend NATO so far to the east that it provokes Russia into attacking its neighbors in Europe?

With Russia having issued virtual ultimata, our objective has to be to prevent a catastrophe war that an invasion of Ukraine would ignite.

Such an invasion of Ukraine,

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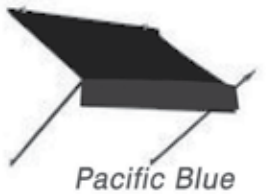

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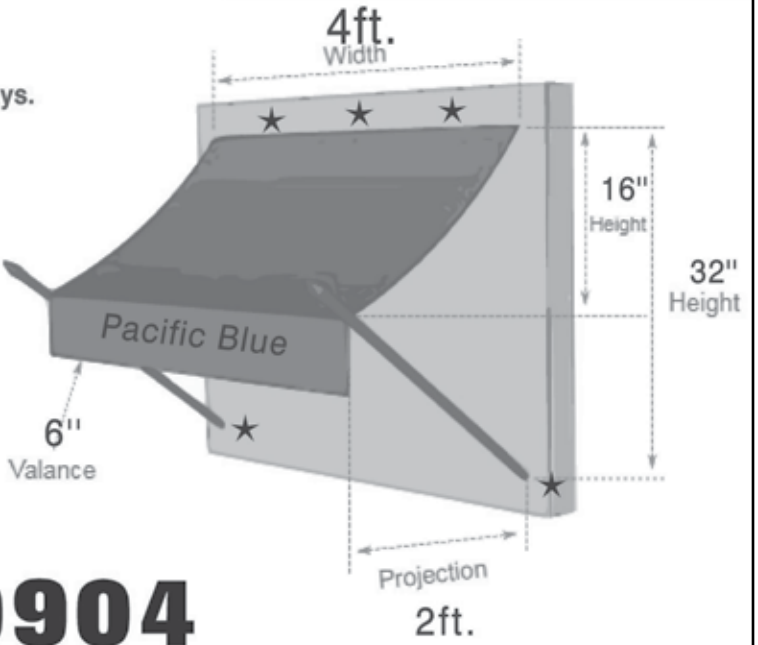


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a country of more than 40 million, would inevitably end with Kyiv's defeat. And the longer Ukraine resisted and the fiercer it fought, the greater the number of dead and wounded on both sides and the more enduring the hatred and hostility that would be created between them.

Already, Americans in official circles are reportedly discussing aid to Ukrainians in fighting a guerrilla war against Russian occupation troops.

There is another issue here, and that is the morality of not doing all we can to avoid an invasion and its consequent war.

Would it be moral for the United States to provide arms for a bloody insurgency if there were no realistic chance of quickly expelling the Russian invaders?

Given his problems in Belarus and Kazakhstan, Putin cannot be anticipating happily the military occupation of millions of Ukrainians. Ending NATO enlargement could be a victory for all of us.

Patrick J. Buchanan is the author of *Churchill, Hitler, and the Unnecessary War.*

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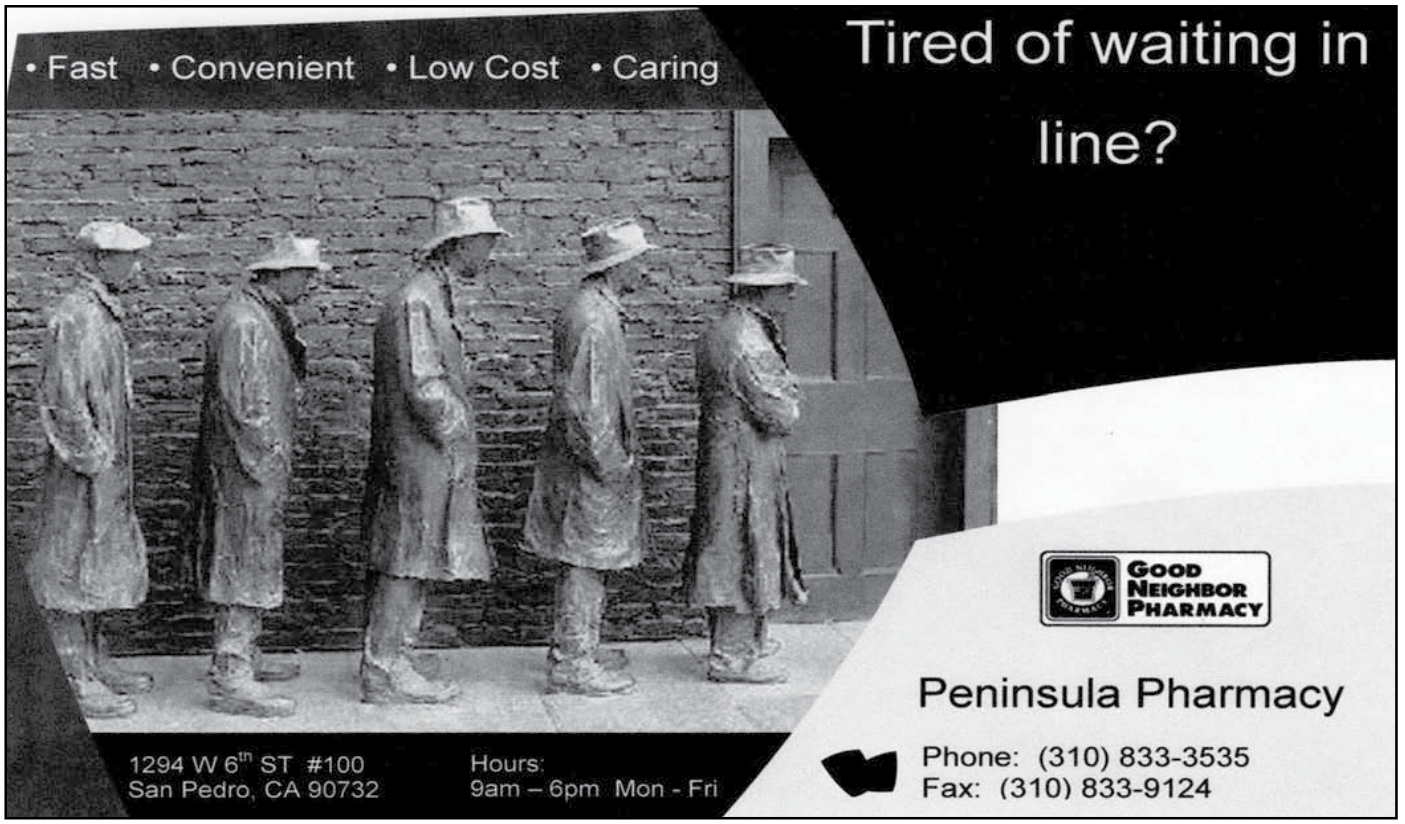

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*– George Orwell*

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